Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1.   (Currently amended)A method of initiating a banking transaction, the method including the steps of:

        providing a banking customer with a printed banking form including ~~first printed~~ coded data printed as a plurality of tags, each tag identifying a form identity and a respective ~~plurality of first~~ location on the forms ~~and second printed coded data identifying the form identity and a plurality of second locations~~;

        interacting with a first zone of the printed form ~~containing the first coded data~~ using an optically imaging pen, said first zone being associated with a first parameter of the banking transaction;

        interacting with a second zone of the printed form ~~containing the second coded data~~ using the optically imaging pen, said second zone being associated with a second parameter of the banking transaction;

        generating, in the pen, data regarding the identity of the form, at least one first location within said first zone and at least one second location within said second zone;

        transmitting the data from the pen, together with data regarding an identity of the banking customer, to a computer system, such that the computer system can identify, from said data, the identity of the banking form, the identity of the banking customer, and the first and second parameters, and thereby initiate the banking transaction,
wherein said data regarding the identity of the banking customer is a unique pen identifier contained in said pen, said pen identifier being associated with the identity of the banking customer in the computer system.

2-3.   Cancelled

4.   (Previously presented)The method of claim 1, wherein at least one of said first and second parameters is an action parameter of the banking transaction, the method including initiating, in the computer system, an operation in respect of the action parameter.

5.   (Previously presented)The method of claim 4 in which the action parameter of the banking transaction is selected from the group consisting of:

a request for information relating to banking services, an order for checks, a request to stop checks, an application for a new account, an application for a loan, a request for an account history, a request for a withdrawal of funds, a request for a transfer of funds, a request for an account balance, a payment of a bill, and a request for a list of bill payments.

6.   (Previously presented)The method of claim 1, wherein at least one of said first and second parameters is an option parameter of the banking transaction, the method comprising initiating, in the computer system, an operation associated with the option parameter.

7.   (Previously presented)The method of claim 6, wherein the option parameter is associated with at least one of:

a request for information relating to banking services, an order for checks, a request to stop checks, an application for a new account, an application for a loan, a request for an account history, a request for a withdrawal of funds, a request for a transfer of funds, a request for an account balance, a payment of a bill, a request for a list of bill payments, an account, a currency, and a payee name.

8.   (Previously presented)The method of claim 1, wherein at least one of the first and second parameters is a text parameter of the banking transaction, the method including initiating, in the computer system, an operation associated with the text parameter.

9.   (Original)The method of claim 8 which includes converting, in the computer system, the handwritten text data to computer text.

10.   (Original)The method of claim 9 in which the text parameter is associated with at least one of:

a check amount, a payee name, a currency amount, a transfer amount, a payment amount, a payment date, and a check number.

11.   (Previously presented)The method of claim 1, wherein at least one of the first and second parameters is an authorization parameter of the banking transaction, the method including initiating, in the computer system, an operation associated with the authorization parameter.

12.   (Original)The method of claim 11 which includes verifying, in the computer system, that the signature is that of the customer.

13.   (Original)The method of claim 12 in which the authorization parameter is associated with authorization for at least one of:

access to account information, withdrawal of funds, transfer of funds, payment of a bill, modification of a bill payment, deletion of a bill payment, stopping of checks, and ordering of checks.

14.   (Previously presented)The method of claim 1, wherein at least one of the first and second parameters is a picture parameter of the banking transaction, the method including initiating, in the computer system, an operation associated with the picture parameter.

15.   (Original)The method of claim 14 in which the picture parameter is associated with a graphic design for a customer's checks.

16.   (Original)The method of claim 1 in which the form contains information relating to at least one of:

information relating to banking services, an order for checks, a request to stop checks, an application for a new account, an application for a loan, a request for an account history, a request for a withdrawal of funds, a request for a transfer of funds, a request for an account balance, a payment of a bill, and a request for a list of bill payments.

17.   Cancelled

18.   (Previously presented)The method of claim 1 which includes printing the form on a surface and, at the same time that the form is printed, printing the coded data on the surface.

19.   (Original)The method of claim 18 which includes printing the coded data to be substantially invisible in the visible spectrum.

20.   (Original)The method of claim 1 which includes retaining a retrievable record of each form generated, the form being retrievable using its identity as contained in its coded data.

21-23.   Cancelled

24.   (Currently amended)A system for initiating a banking transaction, the system comprising:

a printed banking form including ~~first printed~~ coded data printed as a plurality of tags, each tag identifying a form identity and a respective location on the form~~plurality of first locations and second printed coded data identifying the form identity and a plurality of second locations~~;

an optically imaging pen configured for:

interacting with a first zone of the form ~~containing the first coded data~~, said first zone being associated with a first parameter of the banking transaction;

interacting with a second zone of the form ~~containing the second coded data~~, said second zone being associated with a second parameter of the banking transaction;

generating data regarding the identity of the form, at least one first location within said first zone and at least one second location within said second zone; and

transmitting the data, together with data regarding the identity of the banking customer, from the pen to a computer system,

a computer system configured for:

receiving the data transmitted from the pen;

identifying, from said data, the identity of the banking form, the identity of the banking customer, and the first and second parameters; and

initiating the banking transaction,

wherein said data regarding the identity of the banking customer is a unique pen identifier contained in said pen, said pen identifier being associated with the identity of the banking customer in the computer system.

25-38.   Cancelled